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NATIONAL CONSUMER PROTECTION WEEK 2004

FOR IMMEDIATE RELEASE: FEBRUARY 3, 2004



National Consumer Protection Week
February 1-7, 2004
www.consumer.gov/ncpw

California Department of Consumers Affairs Tallies 'Top 5 Consumer Alerts,' Offers Tips

Warning Kicks Off National Consumer Protection Week, Feb. 1-7

California consumers help drive one of the world's top economic engines. The California Department of Consumer Affairs (DCA) lists "Top 5 Consumer Alerts" to help Californians navigate that economic marketplace, find fair dealers and steer clear of scam artists.

DCA's "Top 5 Consumer Alerts" highlight National Consumer Protection Week in California.

"Education is key for consumers," said Ron Joseph, interim director of the California Department of Consumer Affairs. "If you know what the top scams are, and where to find consumer resources, you can ask the right questions, make good consumer choices and avoid potential fraud."

Top 5 Consumer Alerts

- 1. Check the License** – Beware of Unlicensed Professionals and Businesses, Including Unlicensed or Unregistered Auto Repair Shops, Contractors, Cosmetologists and Health-Care Practitioners
- 2. Prevent an Identity Crisis** -- Protect Your Privacy and Prevent Identity Theft
- 3. Click With Caution** – to Avoid Scams and Spam When Shopping Online
- 4. Don't Let Extra Credit Pinch Your Pocketbook** -- Look Out for Credit Scams, Including Bogus Credit Counseling and Debt Relief, Predatory Lending and Advance-Fee Credit Card Schemes
- 5. Rent Right** – Know Your Rights and Responsibilities as a Tenant or Landlord

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National Consumer Protection Week's theme is "Financial Literacy: Earning a Lifetime of Dividends." DCA's "Top 5 Consumer Alerts" can help consumers young and old learn about potential risks. Consumers of all ages can check out Consumer Week tips and resources on the [National Consumer Protection Week page](#) of the Department of Consumer Affairs' Web site, www.dca.ca.gov.

The Department of Consumer Affairs and [Federal Trade Commission \(FTC\)](#) Web sites also provide more information on the "Top 5 Consumer Alerts" and specific resources to help consumers protect themselves.

Go to the DCA Web site to "[Check the License](#)" of millions of professionals and businesses statewide, from "A," as in "accountants," to "Z," as in zoo veterinarians. In between are many other trades and professions, including home repair contractors, auto repair shops, barbers, cosmetologists and security guards.

"[Prevent an Identity Crisis](#)" and defend yourself against of identity theft, the top consumer fraud threat nationally, by reviewing tips from the Department of Consumer Affairs' [Office of Privacy Protection](#). Visit the "[Consumer Information](#)" section of the DCA Web site to learn how to "[Click With Caution](#)" when shopping online to avoid scams and spam.

Check out DCA's [legal guides](#) and several [FTC fact sheets on various credit-related scams](#) and "[Don't Let Extra Credit Pinch Your Pocketbook](#)." If you're a tenant or landlord, check DCA's "[California Tenants Guide](#)" publication to learn your rights and responsibilities and "[Rent Right](#)."

The "Top 5 Consumer Alerts" are based on the Department of Consumer Affairs' consumer complaint statistics for the past fiscal year, as well as national consumer fraud data for 2003 from the Federal Trade Commission (FTC), which shows 42 percent of consumer fraud complaints involved identity theft.

One of the leading reasons consumers call the Department of Consumer Affairs is because they are concerned an individual or business is operating without the proper DCA license -- most often a home repair or other contractor -- according to consumer complaint statistics for the past fiscal year.

Other top consumer complaints reported to the Department involved Internet scams and service providers, landlord-tenant issues, and problems involving credit and finances. Internet and credit-related consumer fraud were also widely reported nationally, according to the FTC.

The Department of Consumer Affairs' mission is to promote and protect the interests of California consumers. As part of this mission, it licenses and regulates 2.3 million professionals, including doctors, dentists, contractors and auto-repair technicians.

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